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Interim Final Rules under the Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act of 2008

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General Comment

Since this legislation was enacted several insurance companies are using "medical necessity" to limit access to mental health sessions. Horizon BC/BS of NJ, United Healthcare, Aetna and Cigna. Previously a biologically based illness was allowed mental health sessions with little restriction NOW sessions are limited to six sessions at a time and the questions the screeners ask are violating the clients confidentiality. The screeners want detailed information on symptoms, medications, progress, referrals to community resources, hobbies, family supports systems, ect. These questions and answers are logged into the computers of the insurance companies. If information is not given sessions are denied. It appears that the Insurance companies are limiting to "crisis only" psychotherapy. This is not the meaning of the law.